

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Cook, Judy J	§	Case No. 07 B 23987
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 12/20/2007.

2) The plan was confirmed on 03/06/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 12/02/2009.

6) Number of months from filing or conversion to last payment: 23.

7) Number of months case was pending: 26.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$10,550.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$19,547.24
Less amount refunded to debtor	\$21.79

**NET RECEIPTS:** \$19,525.45

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,556.84
Court Costs	\$0
Trustee Expenses & Compensation	\$1,276.11
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$2,832.95

Attorney fees paid and disclosed by debtor \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	NA	\$2,260.78	\$2,260.78	\$2,260.78	\$0
Internal Revenue Service	Priority	\$3,980.00	\$4,150.57	\$4,150.57	\$4,150.57	\$0
Internal Revenue Service	Priority	\$1,500.00	NA	NA	\$0	\$0
HSBC Auto Finance	Secured	\$19,000.00	\$19,351.40	\$19,351.40	\$0	\$0
American Express	Unsecured	\$14,138.55	NA	NA	\$0	\$0
B-Real LLC	Unsecured	\$6,226.00	\$3,575.62	\$3,575.62	\$260.16	\$0
Bank Of America	Unsecured	\$2,900.00	NA	NA	\$0	\$0
Bank One	Unsecured	\$14,839.91	NA	NA	\$0	\$0
Capital One	Unsecured	\$3,071.74	\$3,484.32	\$3,484.32	\$253.51	\$0
Cary Lind PC	Unsecured	\$781.25	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$15,873.68	\$12,796.29	\$12,796.29	\$930.99	\$0
ECast Settlement Corp	Unsecured	NA	\$294.09	\$294.09	\$16.15	\$0
Illinois Dept of Revenue	Unsecured	NA	\$488.71	\$488.71	\$32.66	\$0
Internal Revenue Service	Unsecured	\$28,885.00	\$40,653.75	\$40,653.75	\$2,957.76	\$0
Jefferson Capital Systems LLC	Unsecured	\$181.09	\$168.33	\$168.33	\$0	\$0
Linda Gerk	Unsecured	\$1.00	\$50,000.00	\$50,000.00	\$3,637.78	\$0
Livingston Financial	Unsecured	\$9,870.61	\$7,978.89	\$7,978.89	\$580.51	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Resurgence Financial LLC	Unsecured	\$21,200.67	\$22,151.26	\$22,151.26	\$1,611.63	\$0
Richard Cook	Unsecured	\$1.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$19,351.40	\$0	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$19,351.40	\$0	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$6,411.35	\$6,411.35	\$0
<b>TOTAL PRIORITY:</b>	\$6,411.35	\$6,411.35	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$142,372.51	\$10,337.99	\$0

**Disbursements:**

Expenses of Administration	\$2,832.95	
Disbursements to Creditors	\$16,749.34	
<b>TOTAL DISBURSEMENTS:</b>		\$19,582.29

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 2, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.